

SEP 07 2007

Duane Morris

DUANE MORRIS LLP
1540 BROADWAY
NEW YORK, NY 10036-4086
PHONE: 212.692.1000
FAX: 212.692.1020

FACSIMILE TRANSMITTAL SHEET

TO: UNITED STATES PATENT AND TRADEMARK OFFICE
Mail Stop AF - Commissioner for Patents

FACSIMILE NUMBER: 571-273-8300

FROM: John M. Verch, Reg. No.: 48,912

DIRECT DIAL: 212.692.1048

DATE: September 7, 2007

FILE NUMBER: Application No.: 10/051,905
Confirmation No.: 1722
In re application of: Scott Aguais, et al.
Filed: January 17, 2002
Tech Center/Art Unit: 3692
Examiner: Graham, Clement B.
Docket No.: D3398-00033CIP
Customer No.: 08933
Title: SYSTEM AND METHODS FOR VALUING AND MANAGING
THE RISK OF CREDIT INSTRUMENT PORTFOLIOS

TOTAL # OF PAGES: 17
(INCLUDING COVER SHEET)

MESSAGE:

THIS IS AN OFFICIAL FILING.
PLEASE DELIVER TO EXAMINER GRAHAM IMMEDIATELY.
THANK YOU.

NOTE: Original will not follow

~~CONFIDENTIAL AND PROPRIETARY~~

THIS FACSIMILE TRANSMISSION IS PRIVILEGED AND CONFIDENTIAL AND IS INTENDED ONLY FOR THE REVIEW OF THE PARTY TO WHOM IT IS ADDRESSED. IF YOU HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE IMMEDIATELY TELEPHONE THE SENDER ABOVE TO ARRANGE FOR ITS RETURN, AND IT SHALL NOT CONSTITUTE WAIVER OF THE ATTORNEY-CLIENT PRIVILEGE.

If there is a problem with this transmission, please call us as soon as possible at 212.692.1000.

SEP 07 2007

PTO/SB/21 (04-07)

Approved for use through 09/30/2007. OMB 0651-0031

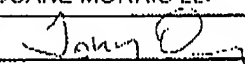
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no person is required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/051,905	
	Filing Date	January 17, 2002	
	First Named Inventor	Scott Aguais	
	Art Unit	3692	
	Examiner Name	Clement B. Graham	
Total Number of Pages in This Submission	15	Attorney Docket Number	D3398-00033CIP


ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After final <input type="checkbox"/> Affidavits/Declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	DUANE MORRIS LLP		
Signature			
Printed name	John M. Verob		
Date	September 7, 2007	Reg. No.	48,912

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature			
Typed or printed name	John M. Verob	Date	September 7, 2007

This collection of information is required by 37 CFR 1.6. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

American LegalNet, Inc.
www.FormsWorkFlow.com

SEP 07 2007

PTO/SD/17 (05-07)

Approved for use through 06/30/2007. OMU 0051-0032
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Effective on 12/03/2004 Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4618). FEE TRANSMITTAL For FY 2007		Complete If Known Application Number: 10/051,905 Filing Date: January 17, 2002 First Named Inventor: Scott Aguais Examiner Name: Clement B. Graham Art Unit: 3692 Attorney Docket No.: D3398-00033CIP	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27			
TOTAL AMOUNT OF PAYMENT: 1250			

METHOD OF PAYMENT (check all that apply)

☐ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify) _____

☒ Deposit Account Deposit Account Number: 04-1679 Deposit Account Name: DUANE MORRIS LLP

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below
☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17
☐ Charge fee(s) indicated below, except for the filing fee
☒ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-203B.

FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Small Entity Fee (\$)	Fee (\$)
Each claim over 20 (including Reissues)	50	25
Each independent claim over 3 (including Reissues)	200	100
Multiple dependent claims	360	180

Total Claims: 16 - 20 or HP = _____ x _____ = 0
 HP = highest number of total claims paid for, if greater than 20
 Indep. Claims: 3 - 3 or HP = _____ x _____ = 0
 HP = highest number of independent claims paid for, if greater than 3

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(c).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof (round up to a whole number)	Fee (\$)	Fee Paid (\$)
100	150	2	500	

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): _____

SUBMITTED BY		Registration No. 48,912	Telephone (212) 692-1048
Signature		(Attorney/Agent)	
Name (Print/Type)	John M. Vereb	Date	9/7/07

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to be (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-0709 and select option 2.

 American LegalNet, Inc.
 www.lcnetsolutions.com

SEP 07 2007

PATENT

Attorney Docket: D3398-00076

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/051,905

Confirmation No.: 1722

In re application of: Scott Aguais, et al.

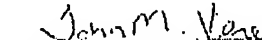
Filed: January 17, 2002

Technology Center/Art Unit: 3692

Examiner: Graham, Clement B.

Docket No.: D3398-00033CIP

Customer No.: 08933

Title: SYSTEM AND METHODS FOR
VALUING AND MANAGING THE RISK
OF CREDIT INSTRUMENT PORTFOLIOSI CERTIFY THAT THIS CORRESPONDENCE IS BEING FACSIMILE
TRANSMITTED TO THE UNITED STATES PATENT AND
TRADEMARK OFFICE, ON SEPTEMBER 7, 2007
JOHN M. VEROB, REG. NO. 48,917
(212) 692-1045Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**AMENDMENT AFTER FINAL REJECTION UNDER 37 C.F.R. § 1.116**

Sir:

Responsive to the Final Office Action dated April 9, 2007 and subsequently received
Advisory Action notice dated August 15, 2007, please amend the above-identified application as
follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 8 of this paper.